



Order Filed on April 13, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE  
KML LAW GROUP, P.C.

Sentry Office Plz  
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Suite 406  
Westmont, NJ 08018  
[dcarlon@kmllawgroup.com](mailto:dcarlon@kmllawgroup.com)  
Attorneys for Secured Creditor  
MidFirst Bank

In Re:

Kawana Fitzpatrick,

Debtor.

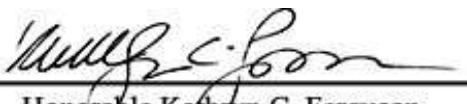
Case No.: 16-21751-KCF  
Adv. No.:  
Hearing Date: 2/22/2017 @ 9:00 a.m.

Judge: Kathryn C. Ferguson

**ORDER APPROVING LOAN MODIFICATION**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: April 13, 2017**



Honorable Kathryn C. Ferguson  
United States Bankruptcy Judge

Page 2

Debtors:

Kawana Fitzpatrick

Case No.:

16-21751-KCF

Caption:

**ORDER APPROVING LOAN MODIFICATION**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, holder of a mortgage on real property located at 1819 Milton Avenue, Neptune, NJ 07753, Denise Carlon appearing, by way of objection to the motion to approve the loan modification, and this Court having considered the representations of attorneys for Secured Creditor and George Veitengruber, III, Esquire, attorney for Debtor, Kawana Fitzpatrick, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that the trial modification is approved; and

It **ORDERED, ADJUDGED and DECREED** that if a final modification is reached and the terms do not change upon completion of the trial modification, no further court approval is needed; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the pre-petition arrears are capitalized into the final loan modification, Secured Creditor shall amend its claim to reflect the modification terms within 30 days of finalization; upon receipt of an amended Proof of Claim the Trustee may disburse the funds being reserved pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if post-petition arrears are capitalized into the final loan modification, Secured Creditor shall amend any Orders relating to post-petition arrears to reflect the terms of the modification terms within 30 days of finalization; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor shall file an amended Schedule J and Modified Plan within 20 days of the finalization of the loan modification.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Kawana Fitzpatrick  
 Debtor

Case No. 16-21751-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2017.

db +Kawana Fitzpatrick, 2043 Milton Ave., Neptune, NJ 07753-4615

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

George E Veitengruber, III on behalf of Debtor Kawana Fitzpatrick Gveitengruber@ gmail.com, knapolitano15@gmail.com

Lois M. Vitti on behalf of Creditor Interstate TD Investments LLC loismvitti@vittilaw.com, tiffany@vittilaw.com

TOTAL: 5